

FILED

1 AASIM SHAH
2 P.O. BOX 561293
3
4 LOS ANGELES, CA 90056

2012 JUL -6 AM 7:30

CLERK U.S. DISTRICT COURT
CENTRAL DIST. OF CALIF.
LOS ANGELES

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11 U.S. DISTRICT COURT
12 CENTRAL DIST. OF CALIF.
13 LOS ANGELES
14 *Am*

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

AASIM SHAH,

Case No. **CV12-5566-SJO(jc)**

Plaintiff,

COMPLAINT FOR:

VS.

FAIR DEBT COLLECTION

CAPITAL ONE BANK USA NA

PRACTICES ACT

CAPITAL ONE SERVICES, INC.

FAIR CREDIT REPORTING ACT

DEFENDANT(S).

Jury Trial Demanded: Yes

I. JURISDICTION

1. This Court has jurisdiction under: 15 U.S.C. sec. 1692 k (d), 15 U.S.C. sec. 1681(p)(b), and 28 U.S.C. sec. 1331,1337

II. VENUE

2. Venue is proper pursuant to: 28 U.S.C. sec. 1391(b) where the acts and transaction giving rise to plaintiff's action occurred in the district, where plaintiff resides in this district, and / or where defendant transact business in this district.

III. PARTIES

3. Plaintiff's name is: Aasim Shah. Plaintiff resided at: 3200 Santa Monica Blvd. #208 Santa Monica, California 90404. Is a consumer within the meaning of 15 U.S.C. sec. 1692 a (3).

4. Defendant: CAPITAL ONE BANK USA NA. is a “debt collector” within the meaning of 15 U.S.C. sec 1692 a (6). CAPITAL ONE BANK USA NA. is a corporation operating business out of the STATE of UTAH.

5. Defendant: CAPITAL ONE SERVICES, INC. is a debt collector within the meaning of 15 U.S.C. sec 1692 a (6). CAPITAL ONE SERVICES, INC. is a Delaware corporation operating out of the STATE of VIRGINIA.

IV. STATEMENT OF FACTS

6. Comes now Aasim Shah who does hereby file this complaint for damages of 15 U.S.C. sec. 1692 et. Seq., 15 U.S.C. sec. 1681 b based upon defendant(s) violations of the Fair Debt Collection Practices Act and Fair Credit Reporting Act, Rosenthal Act.

7. In 2010, Plaintiff obtained a credit card from Defendant Capital One bank with a credit line of \$750.00 dollars. The card acct. # 51780572**** was the only Capital One Bank acct. that Plaintiff has ever had. The Capital One Bank acct.# 51780572**** was closed within a few months when Defendant Capital One Bank refused to abide by the Fair Credit Billing Act in reversing illegitimate charges. The acct.# 51780572**** was closed about the same time the acct. 51780572**** was charged off. *Ex. 1, 34, 5*

8. At the time the acct. 51780572 was closed/charged off, there was a disputed balance of 1,401.00. ^{Ex. 1} About the same time the account 51780572**** was closed. Defendant(s) Capital One Bank, and Capital One Services began reporting false information about the account to the credit reporting agencies, ^{Ex. 1, 4, 5} TRANSUNION, EXPERIAN, EQUIFAX, of amount \$1,973.00 and continued to do so despite Plaintiff disputes about the account through the credit reporting agencies.

1
2 12. On May 1, and June 1, 2012 Defendant Capital One Bank USA NA ,
3 initiated a soft pull of plaintiff consumer credit report concerning plaintiff from
4 transunion without permissible purposes thereby reducing his credit score.
5
6 Capital One Bank USA NA initiated a hard pull of plaintiff EXPERIAN,
7 EQUIFAX consumer report without validation of the debt, permissible purpose
8 Or contract bearing signature between defendant(s) and Plaintiff.
9

10
11 13. On May 1, and June 1, 2012 Defendant CAPITAL ONE SERVICES,
12 INC. initiated hard pull of Plaintiff consumer credit report concerning Plaintiff
13 from Transunion, Experian, Equifax, without validation of the debt, permissible
14 Purposes or contract bearing signature between defendant(s) and Plaintiff .
15
16

17 14. Defendant(s) continuously under false pretense willful and
18 knowingly attempt to obtain information to collect alleged debt constitutes
19 harassment sec. 617 of the FCRA
20
21

22 15. On May 06, 2012 Plaintiff in a good faith effort to allow defendant
23 Capital One Bank, and CAPITAL ONE SERVICES, ample opportunity to
24 validate alleged debt. Plaintiff sent a second lettered validation request
25 via certified mail upon 10 day notice response, defendant again has failed to
26 respond to 10 day notice.
27
28

V. CAUSES OF ACTION

FIRST CAUSE OF ACTION

Violations of FDCPA 15 U.S.C. 1962 e,f,g

**(As against Defendant(s): CAPITAL ONE BANK, CAPITAL
ONE SERVICES, INC.**

16. Plaintiff re-alleges and incorporates paragraphs 6-15. Plaintiff is a Consumer within the meaning of the FDCPA 15 U.S.C. sec. 1692a(3) Defendant(s) are debt collectors within the meaning of FDCPA 15 U.S.C. sec 1692a(6). Defendant(s) violated 15 sec. 1692 e (2) by falsely representing the character, amount, or legal status of any debt. Defendant(s) violated 15 sec. 1692 e (8) by communicating or threatening to communicate to any person credit information which is known or which should be known to be false including the failure to communicate that a disputed debt is disputed.

17. Plaintiff re-alleges and incorporates paragraph 6-15. Based on the foregoing consumer credit reports. The Defendant(s) violated 15 U.S.C. sec. 1692e(10) by the use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning consumer. Defendant(s) violated 15 U.S.C. sec. 1692 e(11) by the failure to disclose in the Initial written communication with the consumer that the debt collector is attempting to collect a debt and that any information obtained will be used for

1 that purpose, and the failure to disclose in subsequent communications that the
2 communication is from a debt collector.
3

4 18. Plaintiff re-alleges and incorporates paragraph 6-15. Defendant(s) violated
5 15 U.S.C. sec. 1692f(1) by the collection of any amount including any interest,
6 fee, charge, or expense incidental to the principal obligation unless such amount
7 is expressly authorized by the agreement creating the debt or permitted by law.
8
9

10 **SECOND CAUSE OF ACTION**
11

12 Violation of FCRA 15 U.S.C. sec. 1681 b
13

14 **Willful non-compliance**
15

16 **As against Defendant(s): CAPITAL ONE BANK USA NA.**
17

18 **CAPITAL ONE SERVICES, INC.**
19

20 19. Plaintiff re-alleges and incorporates paragraph 6-15. Plaintiff is a
21 consumer within the meaning of the FCRA 15 U.S.C. sec. 1681a (c).
22 Defendant(s) is a furnisher of information within the meaning of the FCRA 15
23 U.S.C. sec. 1681 s-2
24

25 20. Plaintiff re-alleges and incorporates paragraph 6-15. Defendant(s) willfully
26 Violated 15 U.S.C. sec. 1681s-2(a)(3) by, if the completeness or accuracy of any
27 information furnished by any person to any consumer reporting agency is
28 disputed to such person by a consumer, failing to furnish the information to any

1 consumer reporting agency without notice that such information is disputed by
2 the consumer.

4 21. Plaintiff re-alleges and incorporates paragraph 6-15. Defendant(s)
5 willfully violated 15 U.S.C. sec. 1681s-2(b)(1)(A) by after receiving notice
6 pursuant to sec 1681i of a dispute with regard to the completeness or accuracy of
7 any information provided by a person to a consumer reporting agency,
8 negligently failing to conduct an investigation with respect to the disputed
9 information.

12
13 22. Plaintiff re-alleges and incorporates paragraph 6-15. Based on the
14 foregoing consumer credit reports. Defendant(s) willfully violated the FCRA
15 15 U.S.C. sec. 1681s-2(b)(C) by, after receiving notice pursuant to sec.
16 1681i of a dispute with regard to the completeness or accuracy of any
17 information provided by a person to a consumer reporting agency, failing to
18 direct such consumer reporting agencies to delete inaccurate information
19 about the Plaintiff pertaining to the account.

23
24 23. Defendant(s) violations include, but are not limited to the following:
25 willfully violated 15 U.S.C. sec. 1681b(f) by obtaining plaintiff consumer report
26 without a permissible purpose as defined by 15 U.S.C. sec. 1681b
27

THIRD CAUSE OF ACTION

Violation of FCRA 15 U.S.C. sec. 1681 b Negligent non-compliance

(As against Defendant(s): CAPITAL ONE BANK USA NA,

CAPITAL ONE SERVICES, INC.

24. Plaintiff re-alleges and incorporates paragraph 6 -15. Plaintiff is a consumer within the meaning of the FCRA 15 U.S.C. sec. 1681a (c). Defendants is a furnisher of information within the meaning of the FCRA 15 U.S.C. sec. 1681 s-2.

25. Plaintiff re-alleges and incorporates paragraph 6-15. Defendant(s) negligently violated 15 U.S.C. sec. 1681s-2(b)(C) by, after receiving notice pursuant to 1681i of a dispute with regard to the completeness or accuracy of any information provided by a person to a consumer reporting agency, failing to direct such consumer reporting agencies to delete inaccurate information about the plaintiff pertaining to the account.

26. Plaintiff re-alleges and incorporates paragraph 6-15. Actions on the part of defendant demonstrates a willful disregard for federal law and constitutes a blatant attempt to injure or ruin the credit rating of plaintiff since defendant has demonstrated an inability to validate the alleged debt and subsequently attempted coerce payment. 15 U.S.C sec. 1681 n

V. REQUEST FOR RELIEF

27. That this court grant judgement against defendant(s) for first claim relief
1) Actual damages determined by jury 2.) Punitive & Statutory damages 15
U.S.C. sec. 1692 d (1) 1692 f (6) Remedies 1692 k, Rosenthal Act \$1,000.00 per
statute 3.) legal cost and fees. 4.) Any relief as the court see fit.

28. That this court grants judgement against Defendant(s)
for: second claim for relief 1.) Actual damages to be determined by jury 2.)
Punitive and Statutory damages FCRA 15 U.S.C. sec.
1681b \$1000.00 3.) court fees and cost 4.) Any relief as court see fit.

29. That this court grants judgment against Defendant(s) for: Third claim for relief 1.) Actual damages to be determined by jury 2.) punitive & statutory damages pursuant 15 U.S.C. sec 1681o \$1,000.00
3.) court fees and cost. 4.) Any relief as court sees fit.

1 Date:

2 6/25/12

3 Sign:

4 *Asim Shah*

5 Print Name:

6 *Asim Shah*

7 **DEMAND FOR JURY TRIAL**

8 Plaintiff hereby request a jury trial on all issues raised in this complaint

9 Date:

10 6/25/12

11 Sign:

12 *Asim Shah*

13 Print Name:

14 *Asim Shah*

Aasim Shah
3200 SANTA MONICA BLVD. # 208
SANTA MONICA, CA 90404

 COPY

Date: 4/5/2012

CAPITAL ONE BANK USA N A
P.O. BOX 30281
SALT LAKE CITY, UT 84130

RE: Acct No. 51780572****

To Whom It May Concern:

I am formally requesting that you validate all tradeline notations you have submitted to TransUnion, Experian, and Equifax for AASIM SHAH, account number [51780572****].

Due to possible inaccuracies in these CRA reports, I must demand that the validation I hereby lawfully request be in the form of a notarized statement by a person with original knowledge of the debt as it was constituted and who can testify that the debt was incurred legally, was not utilized as a profit-loss tax deduction during the period it may have been payable, and was not claimed as a loss with any insuring entity during the period it may have been payable. 1) Identify the card holder agreement(s) that applied to the class of accounts that included the defendant's account. 2) Assembling the entire set of agreements that applied to the defendants account during the time period that it was open. 3) Identify the additional documents specifying the interest rate and fees terms applicable to the account. 4) Prove that the alleged agreements were actually offered to the defendant. Please be advised that I am not requesting a verification that you have my mailing address; rather, I am requesting validation, i.e., competent evidence that I had some contractual obligation sans consumer protection encumbrance which incurred the original claims associated with this tradeline. Note that section 1681s-2(b) of the Fair Credit Reporting Act creates a cause of action for a consumer against a furnisher of erroneous credit information (Nelson v. Chase Manhattan).

Please know that you have 30 days from the tracked and confirmed delivery of this lawful notice to either answer these demands or to remove the associated negative tradeline notations from the CRA reports. Any other action may constitute evidence of your intent to abridge one or more civil or other constitutional rights. Please be further advised that continued unsubstantiated reporting of possible inaccuracies to third parties may provide a basis for criminal complaints being filed in accordance with FDCPA, FCRA, and other federal statutes.

AASIM SHAH
3200 SANTA MONICA BLVD. # 208
SANTA MONICA, CA 90404

I look forward to a timely and amicable resolution to this matter.

Sincerely yours,

AASIM SHAH

Exhibit A1

70111570000300775543

MAILED MAIL™ RECEIPT		
<i>Domestic Mail Only; No Insurance Coverage Provided</i>		
For delivery information visit our website at www.usps.com		
SALTY LAKE CITY UT 84130		
Postage	\$ 0.45	0711
Certified Fee	\$ 2.95	21
Return Receipt Fee (Endorsement Required)	\$ 0.00	Postmark Here
Restricted Delivery Fee (Endorsement Required)	\$ 0.00	
Total Postage & Fees	\$ 3.40	04/06/2012
Send To		
Capital One Bank USA N.A.		
Street, Apt. No. or PO Box No. 100, Box 30281		
City, State, ZIP+4 Salt Lake City, UT 84130		
PS Form 3800, August 2006		
See Reverse for Instructions		

Issue PVI: \$3.40

SALT LAKE CITY UT 84130 \$0.45

Zone-4 First-Class

Letter

0.40 oz.

Expected Delivery: Mon 04/09/12

Certified \$2.95

Label #: 70111570000300775543

Issue PVI: \$3.40

BIRMINGHAM AL 35209 \$0.45

Zone-7 First-Class

Letter

0.20 oz.

Expected Delivery: Mon 04/09/12

Certified \$2.95

BRIGHTEN SOMEONE'S MAILDAY! Lighting cables
available for purchase at Select Post
Offices.

EX-10.47 D
Aasim Shah
3200 SANTA MONICA BLVD. # 208
SANTA MONICA, CA 90404

 COPY

CAPITAL ONE BANK USA N A
P.O. BOX 30281
SALT LAKE CITY, UT 84130

Re: Acct # 51780572****

Date: MaY 6, 2012

Re: Acct # 51780572****

To Whom It May Concern:

I have previously sent you a request to validate my debt, account number 51780572****on April 05, 2012. Under the Fair Debt Collections Practices Act (FDCPA), I have the right to request validation of the debt you say I owe you. I have given you 30 days to remedy the situation, which is a very reasonable period. I have received no reply from you, though I did receive confirmation via mail that you did receive my letter on April 09, 2012.

Since you are still reporting this account on my credit report, you are now in violation of the FCPDA, and are now subject to fines of \$1000, which I may collect from you by filing a claim in small claims court. I intend to follow through with the suit if I do not hear back from you within 10 days.

You should also be aware that reporting such invalidated information to major credit bureaus might constitute defamation of character, as the negative marks on my credit report harm my credit and prevent me from enjoying all the benefits of good credit. I'm sure your legal staff will agree that non-compliance with this request could put your company in serious legal trouble with the FTC and other state or federal agencies.

I look forward to hearing from you,

Aasim Shah
(Without Prejudice)

3200 SANTA MONICA BLVD. # 208
SANTA MONICA, CA 90404

Exhibit 61

FIRST-CLASS MAIL™ RECEIPT

(Only: No Insurance Coverage Provided)

For more information visit our website at www.usps.com

Postage	\$ 10.45	0039
Certified Fee	\$2.95	07
Return Receipt Fee (Endorsement Required)	\$0.00	Postmark Note
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 13.40	MAY 7 2012 05/07/2012



Sent To:	Capital One Bank USA NA
Street, Apt. No., or PO Box No.	P.O. Box 3281
City, State, ZIP+4	SALT LAKE CITY, UT 84130

PS Form 3800, August 2006

See Reverse for Instructions

Label #: 70100290000330366873

Issue PVI: \$3.40

RICHMOND VA 23285 \$0.45

Zone-8 First-Class

Letter

0.40 oz.

Expected Delivery: Thu 05/10/12

\$2.95

Certified

Label #:

70100290000330366873

\$3.40

Issue PVI:

\$3.40

SALT LAKE CITY UT 84130 \$0.45

Zone-4 First-Class

Letter

0.40 oz.

Expected Delivery: Thu 05/10/12

\$2.95

Certified

Label #:

70100290000330366880

\$3.40

Issue PVI:

\$3.40

EL PASO TX 79998 Zone-5

First-Class Letter

0.40 oz.

Exhibit C

 COPY

Aasim Shah
3200 SANTA MONICA BLVD. # 208
SANTA MONICA, CA 90404

Date: 4/5/2012

CAP ONE
P.O. BOX 85520
RICHMOND, VA 23285

RE: Acct No. 51780572****

To Whom It May Concern:

I am formally requesting that you validate all tradeline notations you have submitted to TransUnion, Experian, and Equifax for AASIM SHAH, account number [51780572****].

Due to possible inaccuracies in these CRA reports, I must demand that the validation I hereby lawfully request be in the form of a notarized statement by a person with original knowledge of the debt as it was constituted and who can testify that the debt was incurred legally, was not utilized as a profit-loss tax deduction during the period it may have been payable, and was not claimed as a loss with any insuring entity during the period it may have been payable. 1) Identify the card holder agreement(s) that applied to the class of accounts that included the defendant's account. 2) Assembling the entire set of agreements that applied to the defendants account during the time period that it was open. 3) Identify the additional documents specifying the interest rate and fees terms applicable to the account. 4) Prove that the alleged agreements were actually offered to the defendant. Please be advised that I am not requesting a verification that you have my mailing address; rather, I am requesting validation, i.e., competent evidence that I had some contractual obligation sans consumer protection encumbrance which incurred the original claims associated with this tradeline. Note that section 1681s-2(b) of the Fair Credit Reporting Act creates a cause of action for a consumer against a furnisher of erroneous credit information (Nelson v. Chase Manhattan).

Please know that you have 30 days from the tracked and confirmed delivery of this lawful notice to either answer these demands or to remove the associated negative tradeline notations from the CRA reports. Any other action may constitute evidence of your intent to abridge one or more civil or other constitutional rights. Please be further advised that continued unsubstantiated reporting of possible inaccuracies to third parties may provide a basis for criminal complaints being filed in accordance with FDCPA, FCRA, and other federal statutes.

AASIM SHAH
3200 SANTA MONICA BLVD. # 208
SANTA MONICA, CA 90404

I look forward to a timely and amicable resolution to this matter.

Sincerely yours,

AASIM SHAH

Exhibit C1

U.S. Postal Service CERTIFIED MAIL RECEIPT		
(Domestic Mail Only; No Insurance Coverage Provided)		
For delivery information visit our website at www.usps.com		
Postage	\$ 16.45	0711
Certified Fee	\$ 2.95	21
Return Receipt Fee (Endorsement Required)	\$ 0.00	
Restricted Delivery Fee (Endorsement Required)	\$ 0.00	
Total Postage & Fees	\$ 19.40	04/06/2012
Sent to		0254 7700 0000 0254 7702
Street, Apt. No., or PO Box No., City, State, ZIP+4		See Reverse for Instructions See Reverse for Instructions
Cap One P.O. Box 65520 Richmond VA 23285		
MINNEAPOLIS MN 55426 Zone-7 First-Class Letter		
0.30 oz. Expected Delivery: Mon 04/09/12		
\$2.95 Certified Label #: 7011570000300775628		
\$3.40		
\$0.45		
0.30 oz.		

GLENDALE MAIN PO
GLENDALE, California
912059998
0581020711 -0093
(800)275-8777 02:17:32 PM

Product	Sales Receipt		
Description	Sale	Unit	Final
	Qty	Price	Price
RICHMOND VA 23285 Zone-8 First-Class Letter			\$0.45

Exhibit d



COPY

Aasim Shah
3200 SANTA MONICA BLVD. # 208
SANTA MONICA, CA 90404

CAP ONE
P.O. BOX 85520
RICHMOND, VA 23285

Re: Acct # 51780572****

Date: MaY 6, 2012

Re: Acct # 51780572****

Amount: \$ 1,973

To Whom It May Concern:

I have previously sent you a request to validate my debt, account number 51780572****on April 05, 2012. Under the Fair Debt Collections Practices Act (FDCPA), I have the right to request validation of the debt you say I owe you. I have given you 30 days to remedy the situation, which is a very reasonable period. I have received no reply from you, though I did receive confirmation via mail that you did receive my letter on April 09, 2012.

Since you are still reporting this account on my credit report, you are now in violation of the FCPDA, and are now subject to fines of \$1000, which I may collect from you by filing a claim in small claims court. I intend to follow through with the suit if I do not hear back from you within 10 days.

You should also be aware that reporting such invalidated information to major credit bureaus might constitute defamation of character, as the negative marks on my credit report harm my credit and prevent me from enjoying all the benefits of good credit. I'm sure your legal staff will agree that non-compliance with this request could put your company in serious legal trouble with the FTC and other state or federal agencies.

I look forward to hearing from you,

Aasim Shah
(Without Prejudice)

3200 SANTA MONICA BLVD. # 208
SANTA MONICA, CA 90404

Exhibit d1

Case 2:12-cv-05556-SJO-JC Document 1-1 Filed 05/10/12 Page 1 of 1

Service for two years
with First-Class Mail or Priority Mail
of International Mail.

RECEIVED
With Certified Mail,
Please complete and attach a Return
Address and attach a Return
Label.

ED MAIL... RECEIPT
(Only No Insurance Coverage Provided)
For more information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 10.45	0039
Certified Fee	\$ 2.95	07
Return Receipt Fee (Endorsement Required)	\$ 10.00	Los Angeles, CA 90039
Restricted Delivery Fee (Endorsement Required)	\$ 10.00	Postage Here
Total Postage & Fees	\$ 34.40	05/10/2012

Sent To: *Cap One*
Street, Apt. No.;
or PO Box No.
City, State, ZIP+4 *P.O. Box 85520
Richmond, VA 23285*

PS Form 3800, August 2006

See Reverse for Instructions

Certified Label #:	70100290000330366873
Issue PVI:	\$ 3.40
RICHMOND VA 23285 Zone-5 First-Class Letter 0.40 oz.	\$ 0.45
Expected Delivery: Thu 05/10/12	
Certified Label #:	70100290000330366873
Issue PVI:	\$ 3.40
SALT LAKE CITY UT 84130 Zone-4 First-Class Letter 0.40 oz.	\$ 0.45
Expected Delivery: Thu 05/10/12	
Certified Label #:	70100290000330366880
Issue PVI:	\$ 3.40
EL PASO TX 79998 Zone-5 First-Class Letter 0.40 oz.	\$ 0.45

[Logout](#)[Report Summary](#)[Potentially Negative Items](#)[Accounts in Good Standing](#)[Requests for Your Credit History](#)[Personal Information](#)[Your Personal Statement](#)[Get Credit Monitor](#)[Get Credit Score](#)

Are you at risk for
IDENTITY THEFT?

Low-Risk

Help reduce your risk
with **ProtectMyID™**
from Experian®

Get Protected

with enrollment in PMID



Experian credit report prepared for
AASIM SHAH

Your report number is
0727-0889-53

Report date: June 19, 2012

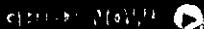
Credit Report Toolkit:
[Print your report](#)
[Credit Education](#)
[Know your rights](#)
[Credit Fraud Center](#)

Item Detail**Dispute this item >>****CAPITAL ONE**

Add Triple Alert™ Credit Monitoring for only \$4.95 per month!

Get the Score!

Add your Credit Score for only \$7.95



Address:
PO BOX 30281
SALT LAKE CITY, UT 84130

(800) 955-7070

Account Number:
517805722748....

Address Identification Number: 0174589573

Status:

Account charged off. \$1,401 written off. \$1,973 past due as of Jun 2012.

Status Details:

This account is scheduled to continue on record until Apr 2016. This item was updated from our processing of your dispute in May 2012.

Date Opened:
05/2008

Type:
Credit card

Credit Limit:
\$750

Date of Status:
01/2010

Terms:
N/A

High Balance:
\$1,973

Reported Since:
01/2009

Monthly Payment:
\$0

Recent Balance:
\$1,973

Last Reported Date:
06/2012

Responsibility:
Individual

Recent Payment:
\$0

Creditor's Statement:

Account closed at credit grantor's request.

Payment history legend

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

Payment History

Account History

Charge Off as of Jun 2012, May 2012, Dec 2009
150 days past due as of Nov 2009
120 days past due as of Oct 2009
90 days past due as of Sep 2009
60 days past due as of Aug 2009
30 days past due as of Jul 2009, Mar 2009

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

May 2012: \$1,973 / March 28, 2009 / no data / no data
Apr 2012: \$1,973 / March 28, 2009 / no data / no data
Mar 2012: \$1,973 / March 28, 2009 / no data / no data
Feb 2012: \$1,973 / March 28, 2009 / no data / no data
Jan 2012: \$1,960 / March 28, 2009 / no data / no data
Dec 2011: \$1,937 / March 28, 2009 / no data / no data
Nov 2011: \$1,913 / March 28, 2009 / no data / no data
Oct 2011: \$1,890 / March 28, 2009 / no data / no data
Sep 2011: \$1,866 / March 28, 2009 / no data / no data
Jul 2011: \$1,820 / March 28, 2009 / no data / no data
Jun 2011: \$1,796 / March 28, 2009 / no data / no data
May 2011: \$1,773 / March 28, 2009 / no data / no data
Apr 2011: \$1,750 / March 28, 2009 / no data / no data
Mar 2011: \$1,728 / March 28, 2009 / no data / no data
Feb 2011: \$1,704 / March 28, 2009 / no data / no data
Jan 2011: \$1,681 / March 28, 2009 / no data / no data
Dec 2010: \$1,658 / March 28, 2009 / no data / no data
Nov 2010: \$1,634 / March 28, 2009 / no data / no data
Oct 2010: \$1,611 / March 28, 2009 / no data / no data
Sep 2010: \$1,588 / March 28, 2009 / no data / no data
Aug 2010: \$1,564 / March 28, 2009 / no data / no data
Jul 2010: \$1,541 / March 28, 2009 / no data / no data

Jun 2010: \$1,517 / no data / no data / no data

Limit High Balance History

Between Jun 2010 and May 2012, your credit limit/high balance was \$750



UNIVERSITY OF TORONTO LIBRARIES

Prepared for: AASIM SHAH
Date: May 31, 2012
Report number: 0727-08889-53

ਪੰਜਾਬ 4 2013

5 Your accounts that may be considered negative (continued)

CAPITAL ONE
PO BOX 30281
SALT LAKE CITY UT 84130
Phone number
(800) 955 7070
Partial account number
517805722748...
Address identification number
01745886573

Date opened	Type	Credit limit or original amount	Recent balance
May 2003	Credit card		
First reported	Terms	\$750	2012
Jan 2009	Not reported	High balance	
Date of status	Monthly	\$1,401	
Dec 2009	payment		
	Not reported		

Responsibility Individual Status

Account charged off. \$1,401 written off. \$1,973 past due as of May 2012.

Creditor's statement This account is settled 2016.

"Account closed at credit grantor's request."
This item was updated from our processing of your dispute in
May 2012.

Payment History

Account history - If your creditor reported this account, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

1110 Jun10 May10
541 1,517 1,484

DPB	Mar-28						
AAP	ND						
Between May 2010 and Apr 2012, your credit limit/high balance was \$780							

0510600097

Exhibit 3

[Logout](#) [Report Summary](#) [Potentially Negative Items](#) [Accounts in Good Standing](#) [Requests for Your Credit History](#) [Personal Information](#) [Your Personal Statement](#) [Get Credit Monitor](#) [Get Credit Score](#)

Potentially Negative Items or Items for Further Review

[What does potentially negative mean?](#) [What if I feel there is an error?](#)
[What if I think listed accounts are duplicates?](#)

Experian credit report prepared for AASIM SHAH
 Your report number is 0727-0889-53

[Credit Report Toolkit](#)
[Print your report](#)
[Credit Education](#)
[Know your rights](#)
[Credit Fraud Center](#)

Report date: June 19, 2012

Item Detail

CAP ONE

Address: PO BOX 466309007699....
 5253 CAROL STREAM, IL 60197
No phone number available

Address Identification Number: 0725257029

Status:
 Closed. \$377 written off.

Date Opened:	Type:	Credit Limit:
02/2011	Credit card	\$300
Date of Status:	Terms:	High Balance:
04/2012	N/A	\$436

CO

FEB

150

JAN

120

2011

DEC

90

NOV

60

OCT

30

SEP

OK

AUG

OK

JUL

90

JUN

60

MAY

30

APR

OK

MAR

OK

Account History:

Charge Off as of Apr 2012, Mar 2012

150 days past due as of Feb 2012

120 days past due as of Jan 2012

90 days past due as of Dec 2011, Jul 2011

60 days past due as of Nov 2011, Jun 2011

30 days past due as of Oct 2011, May 2011

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Apr 2012: \$377 / July 18, 2011 / no data / no data
Mar 2012: \$377 / July 18, 2011 / \$25 / no data
Feb 2012: \$371 / July 18, 2011 / \$25 / no data
Jan 2012: \$365 / July 18, 2011 / \$25 / no data
Dec 2011: \$359 / July 18, 2011 / \$25 / no data
Nov 2011: \$350 / July 18, 2011 / \$25 / no data
Oct 2011: \$306 / July 18, 2011 / \$25 / no data
Sep 2011: \$263 / July 18, 2011 / \$25 / no data
Aug 2011: \$232 / July 18, 2011 / \$25 / \$161
Jul 2011: \$436 / no data / \$25 / no data
Jun 2011: \$422 / no data / \$25 / no data
Apr 2011: \$330 / no data / \$25 / no data
Mar 2011: \$295 / no data / \$25 / no data

Limit High Balance History:

Between Mar 2011 and Apr 2012, your credit limit/high balance was \$300

Your Statement:

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).



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Experian
A world of insight

Prepared for: AASIM SHAH
Date: May 31, 2012
Report number: 0727-0389-53

Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Credit items

CAP ONE
PO BOX 5253
CAROL STREAM IL 60197
No phone number available
Partial account number
486308007899...
Address identification number
0725257028
Sold to: CAVALRY

Payment history

2012 2011
APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR

AB = Account balance (\$)
DPR = Date payment received
SAP = Scheduled payment amount (\$)

AB = Account balance (\$)
DPR = Date payment received
SAP = Scheduled payment amount (\$)
AAP = Actual amount paid (\$)

AB = Account balance (\$)
DPR = Date payment received
SAP = Scheduled payment amount (\$)
AAP = Actual amount paid (\$)

AB DPR SAP AAP
Mar12 Feb12 Jan12 Dec11 Nov11 Oct11 Sep11 Aug11 Jul11 Jun11 April Mar11
377 374 385 389 350 366 283 232 436 422 330 295
JUL18
25 25 25 25 25 25 25 25 25 25 25 25
ND
▼ Between Mar 2011 and Mar 2012, your credit limit/high balance was \$300

Payment history legend	
AB	Current terms of agreement met
DPR	Account 30-days past due
SAP	Account 60 days past due
AAP	Account 90 days past due
VS	Claim filed with government
R	Voluntarily surrendered
PBC	Repossession
IC	Paid by creditor
G	Insurance claim
D	Defaulted on contract
180	Account 180 days past due
C	Collection
CRD	Creditor received deed
FS	Foreclosure proceedings started
F	Foreclosed
CO	Charge off
C/S	Closed
ND	No data for this time period

-Begin Credit Report-

QUESTION

Name: AASIM SHAH

You have been on our files since 04/01/1998

SSN: XXX-XX-0940
Date of Birth: 02/23/1969
Telephone: 926-9314
Your SSN is partially abbreviated for your protection.

CURRENT ADDRESS

Address: 3200 SANTA MONICA BV 208
SANTA MONICA, CA 90404
Date Reported: 11/17/2007

OTHER ADDRESSES

Address: 938 N OGDEN DR 4
Date Reported: WEST HOLLYWOOD, CA 90046
10/17/2007
Address: 7872 WALKER ST 105
LA PALMA, CA 90623

EMPLOYMENT DATA REPORTED

Employer Name:	LA PALMA FAMILY DENTIST
Location:	LA PALMA, CA
Date Reported:	12/17/2007
Employer Name:	FAMILY DENTISY
Date Reported:	07/01/2000
Employer Name:	DENTAL OFFICE
Date Reported:	03/01/2000
Employer Name:	LA FAMILY DENTISTRY
Date Reported:	04/01/1998

Position: **DENTIST**

Special Note: The disclosure of your Social Security number has been minimized and your account number has been modified in this report. For your protection, this report begins with "000-00-0000" (it includes medical information and the account number, which is 000-00-0000).

APPENDIX

The key to the right bankruptcy will depend on your payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month to the credit bureaus. Your agreement with them

Mac	Windows® Computer	10 days	10 days	10 days	10 days
Mac	Windows® Computer	10 days	10 days	10 days	10 days

1462

The following accounts contain information about some credits. **Some credits may consist of more than one account.** The information is provided from the date of the first delinquency, depending on your state of residence or the date of the information requested. The information is provided for your convenience to help you understand your credit. There is no guarantee that the information is accurate or complete.

CAPITAL ONE BANK USA NA #517805722748****

PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 258-9319

Balance: \$1,973
Date Verified: 05/09/2012
High Balance: \$1,401
Credit Limit: \$750
Past Due: \$1,973
Last Payment: 03/28/2009

Pay Status: xCharged Off
Account Type: Revolving Account
Responsibility: Individual Account
Date Opened: 05/30/2008
Date Closed: 12/24/2009

Loan Type: CREDIT CARD

Remarks: CLOSED BY CREDIT GRANTOR

Estimated month and year that this item will be removed from service

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

NOTICE OF ASSIGNMENT TO UNITED STATES MAGISTRATE JUDGE FOR DISCOVERY

This case has been assigned to District Judge S. James Otero and the assigned discovery Magistrate Judge is Jacqueline Chooljian.

The case number on all documents filed with the Court should read as follows:

CV12- 5566 SJO (JCx)

Pursuant to General Order 05-07 of the United States District Court for the Central District of California, the Magistrate Judge has been designated to hear discovery related motions.

All discovery related motions should be noticed on the calendar of the Magistrate Judge

NOTICE TO COUNSEL

A copy of this notice must be served with the summons and complaint on all defendants (if a removal action is filed, a copy of this notice must be served on all plaintiffs).

Subsequent documents must be filed at the following location:

Western Division
312 N. Spring St., Rm. G-8
Los Angeles, CA 90012

Southern Division
411 West Fourth St., Rm. 1-053
Santa Ana, CA 92701-4516

Eastern Division
3470 Twelfth St., Rm. 134
Riverside, CA 92501

Failure to file at the proper location will result in your documents being returned to you.

Name & Address:

Ossim Shah
 P.O. Box 561293
 LOS ANGELES, CA 90056

FOR OFFICE USE ONLYUNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA

<i>Ossim Shah</i> v.	PLAINTIFF(S)	CASE NUMBER
		CV12-5566-SJO (Jcr)
<i>CAPITAL ONE Bank USA NA</i> <i>CAPITAL ONE Services, Inc.</i>	DEFENDANT(S)	SUMMONS

TO: DEFENDANT(S): CAPITAL ONE BANK USA NA,
CAPITAL ONE SERVICES, INC.

A lawsuit has been filed against you.

FOR OFFICE USE ONLY

Within 21 days after service of this summons on you (not counting the day you received it), you must serve on the plaintiff an answer to the attached complaint amended complaint counterclaim cross-claim or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff's attorney, Ossim Shah, whose address is P.O. Box 561293 Los Angeles CA 90056. If you fail to do so, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

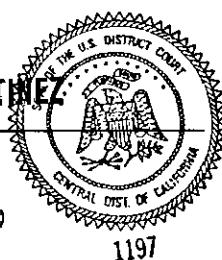
Clerk, U.S. District Court

Dated: JUL - 6 2012

By:

ANN M. MARTINEZ

Deputy Clerk



(Seal of the Court)

[Use 60 days if the defendant is the United States or a United States agency, or is an officer or employee of the United States. Allowed 60 days by Rule 12(a)(3).]

FOR OFFICE USE ONLY

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA
CIVIL COVER SHEET

I (a) PLAINTIFFS (Check box if you are representing yourself <input checked="" type="checkbox"/>) <i>Aasim Shah</i>		DEFENDANTS <i>CAPITAL ONE BANK USA NA. CAPITAL ONE SERVICES, INC.</i>				
(b) Attorneys (Firm Name, Address and Telephone Number. If you are representing yourself, provide same.) <i>P.O. Box 561293 LOS ANGELES, CA 90056</i>		Attorneys (If Known)				
II. BASIS OF JURISDICTION (Place an X in one box only.)		III. CITIZENSHIP OF PRINCIPAL PARTIES - For Diversity Cases Only (Place an X in one box for plaintiff and one for defendant.)				
<input type="checkbox"/> 1 U.S. Government Plaintiff	<input checked="" type="checkbox"/> 3 Federal Question (U.S. Government Not a Party)	Citizen of This State	PTF <input checked="" type="checkbox"/> 1 DEF <input type="checkbox"/> 1 Incorporated or Principal Place of Business in this State PTF <input type="checkbox"/> 4 DEF <input type="checkbox"/> 4			
<input type="checkbox"/> 2 U.S. Government Defendant	<input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)	Citizen of Another State	PTF <input type="checkbox"/> 2 DEF <input type="checkbox"/> 2 Incorporated and Principal Place of Business in Another State PTF <input type="checkbox"/> 5 DEF <input checked="" type="checkbox"/> 5			
		Citizen or Subject of a Foreign Country	PTF <input type="checkbox"/> 3 DEF <input type="checkbox"/> 3 Foreign Nation PTF <input type="checkbox"/> 6 DEF <input type="checkbox"/> 6			
IV. ORIGIN (Place an X in one box only.)						
<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from another district (specify):	<input type="checkbox"/> 6 Multi-District Litigation	<input type="checkbox"/> 7 Appeal to District Judge from Magistrate Judge
V. REQUESTED IN COMPLAINT: JURY DEMAND: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (Check 'Yes' only if demanded in complaint)				MONEY DEMANDED IN COMPLAINT: \$ <u>25,000.00</u>		
VI. CAUSE OF ACTION (Cite the U.S. Civil Statute under which you are filing and write a brief statement of cause. Do not cite jurisdictional statutes unless diversity.)						
VII. NATURE OF SUIT (Place an X in one box only.)						
<input type="checkbox"/> OTHER STATUTES <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce/ICC Rates/etc. <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/ Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Act <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Info. Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes		<input type="checkbox"/> CONTRACT <input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loan (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<input type="checkbox"/> TORTS <input type="checkbox"/> PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Fed. Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury-Med Malpractice <input type="checkbox"/> 365 Personal Injury-Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	<input type="checkbox"/> TORTS <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability <input type="checkbox"/> BANKRUPTCY <input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus/ Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	<input type="checkbox"/> LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act
<input type="checkbox"/> REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property		<input type="checkbox"/> IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus-Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 American with Disabilities - Employment <input type="checkbox"/> 446 American with Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> PROPERTY RIGHTS <input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other	<input type="checkbox"/> SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395f) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWV (405(g))	
					<input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark	
					<input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g))	
					<input type="checkbox"/> FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS-Third Party 26 USC 7609	

FOR OFFICE USE ONLY: Case Number: CV12-5566

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA
CIVIL COVER SHEET

VIII(a). IDENTICAL CASES: Has this action been previously filed in this court and dismissed, remanded or closed? No Yes
 If yes, list case number(s): _____

VIII(b). RELATED CASES: Have any cases been previously filed in this court that are related to the present case? No Yes
 If yes, list case number(s): _____

Civil cases are deemed related if a previously filed case and the present case:

(Check all boxes that apply)

- A. Arise from the same or closely related transactions, happenings, or events; or
- B. Call for determination of the same or substantially related or similar questions of law and fact; or
- C. For other reasons would entail substantial duplication of labor if heard by different judges; or
- D. Involve the same patent, trademark or copyright, and one of the factors identified above in a, b or c also is present.

IX. VENUE: (When completing the following information, use an additional sheet if necessary.)

(a) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named plaintiff resides.
 Check here if the government, its agencies or employees is a named plaintiff. If this box is checked, go to item (b).

County in this District: [*]	California County outside of this District; State, if other than California; or Foreign Country
<i>Los Angeles County</i>	

(b) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named defendant resides.
 Check here if the government, its agencies or employees is a named defendant. If this box is checked, go to item (c).

County in this District: [*]	California County outside of this District; State, if other than California; or Foreign Country
	<i>Salt Lake City, Utah</i> <i>Richmond, Virginia</i>

(c) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH claim arose.
 Note: In land condemnation cases, use the location of the tract of land involved.

County in this District: [*]	California County outside of this District; State, if other than California; or Foreign Country
<i>Los Angeles County</i>	

* Los Angeles, Orange, San Bernardino, Riverside, Ventura, Santa Barbara, or San Luis Obispo Counties

Note: In land condemnation cases, use the location of the tract of land involved

X. SIGNATURE OF ATTORNEY (OR PRO PER): Rossim Shah **Date:** 6/26/2012

Notice to Counsel/Parties: The CV-71 (JS-44) Civil Cover Sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law. This form, approved by the Judicial Conference of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed but is used by the Clerk of the Court for the purpose of statistics, venue and initiating the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)

Key to Statistical codes relating to Social Security Cases:

Nature of Suit Code	Abbreviation	Substantive Statement of Cause of Action
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program. (42 U.S.C. 1935FF(b))
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))
864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.
865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42 U.S.C. (g))